

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/734,694 Confirmation No: 6528  
Applicant : Ravi Ganesan  
Filed : December 13, 2000  
Title : **Dynamic Biller List Generation**  
  
Art Unit : 3696  
Examiner : Ella Colbert  
Docket No. : 23952-0138  
Customer No. : 72386

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**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Notice of Non-Compliant Amendment mailed December 3, 2009 and the Office Action mailed May 26, 2009, Applicants resubmit the present amendments and remarks, and respectfully request reconsideration and allowance of the remaining claims.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 18 of this paper.

**Amendments to the Drawings** begin on page 28 of this paper and include attached replacement sheets.

**Remarks** begin on page 29 of this paper.

The **Conclusion** begins on page 35 of this paper.

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**Certificate of Electronic Delivery**

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I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop  
Amendment on **December 11, 2009**.

  
Rhett S. White